

Information to identify the case:

Debtor 1 Rosemary Sainne
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **17-21749-CMB**

Social Security number or ITIN **xxx-xx-3591**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rosemary Sainne

3/18/20

By the court:

Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Rosemary Sainne
 Debtor

Case No. 17-21749-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 25

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db +Rosemary Sainne, 1928 LaCrosse Street, Pittsburgh, PA 15218-1652
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14411167 AES, P.O. Box 2251, Harrisburg, PA 17105-2251
 14411170 #+Chase Auto Finance, PO Box 901065, Fort Worth, TX 76101-2065
 14768253 JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 901032,
 Ft. Worth TX 76101-2032
 14684102 Magee-Womens Hospital of UPMC, PO Box 1123, Minneapolis, MN 55440-1123
 14522263 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14411175 +PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
 14411174 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
 14684103 UPMC Presbyterian Shadyside Hospital, PO Box 1123, Minneapolis, MN 55440-1123
 14411177 +Walmart Vision Center, 100 Walmart Drive, North Versailles, PA 15137-1533
 14411179 +Western Psych, PO Box 382059, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2020 04:47:03 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: WFFC.COM Mar 19 2020 07:58:00 Wells Fargo Bank N.A., MAC N9286-01Y,
 1000 Blue Gentian Road, Eagan, MN 55121-7700
 14411168 +EDI: CINGMIDLAND.COM Mar 19 2020 07:58:00 AT&T Mobile, P.O. Box 6416,
 Carol Stream, IL 60197-6416
 14411171 E-mail/Text: kburkley@bernsteinlaw.com Mar 19 2020 04:48:30 Duquesne Light, Po Box 1930,
 Pittsburgh, PA 15230
 14411169 EDI: CAPITALONE.COM Mar 19 2020 07:58:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 14777821 EDI: ECMC.COM Mar 19 2020 07:58:00 Educational Credit Management Corporation,
 PO Box 16408, St. Paul, MN 55116-0408
 14411172 +E-mail/Text: bankruptcynotice@fcbanking.com Mar 19 2020 04:46:04 First Commonwealth Bank,
 PO Box 400, Indiana, PA 15701-0400
 14411173 +EDI: WFNNB.COM Mar 19 2020 07:58:00 J. Jill, PO Box 659622, San Antonio, TX 78265-9622
 14685023 EDI: PRA.COM Mar 19 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14673394 EDI: Q3G.COM Mar 19 2020 07:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14411176 EDI: VERIZONCOMB.COM Mar 19 2020 07:58:00 Verizon, P. O. Box 646, Baltimore, MD 21265
 14644190 EDI: WFFC.COM Mar 19 2020 07:58:00 Wells Fargo Bank, N.A., Default Document Processing,
 N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
 14411178 +EDI: WFFC.COM Mar 19 2020 07:58:00 Wells Fargo Home Mortgage, PO Box 6423,
 Carol Stream, IL 60197-6423

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr JPMORGAN CHASE BANK, N.A.
 cr JPMorgan Chase Bank, N.A.
 cr* Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
 TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 25

Date Rcvd: Mar 18, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com
Karina Velter on behalf of Creditor JPMorgan Chase Bank, N.A. amps@manleydeas.com
Lauren M. Lamb on behalf of Debtor Rosemary Sainne julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTeinlaw.com, ckutch@ecf.courtdrive.com;acarr@berNSTeinlaw.com
Ronda J. Winnecour cmeCF@chapter13trusteeWDPA.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7